

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MELISSA A. CARRICATO

Debtor(s)
Ronda J. Winnecour
Movant

vs.
MELISSA A. CARRICATO

Case No.:15-23104

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR COMPLETION OF CASE AND APPROVAL OF TRUSTEE'S
REPORT OF RECEIPTS AND DISBURSEMENTS (NO DISCHARGE)**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of the payments to creditors and the claims filed in this Chapter 13 Case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto for approval, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. As a result of a prior bankruptcy discharge received by the debtor(s) within the statutory time period prior to the commencement of this case, the Trustee avers that the debtor(s) is (are) not entitled to a discharge in this case.
5. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

WHEREFORE, the Trustee respectfully requests that the Court,

- (a) Approve the Trustee's Report of Receipts and Disbursements,
- (b) Revest property of the estate with the debtor(s),
- (c) Terminate wage attachments, and
- (d) Enter a final decree and close this case.

September 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/28/2015 and confirmed on 11/2/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		43,832.56
Less Refunds to Debtor	362.64	
TOTAL AMOUNT OF PLAN FUND		43,469.92

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	1,941.98	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,441.98

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC	0.00	31,466.31	0.00	31,466.31
	Acct: 3000				
	LAKEVIEW LOAN SERVICING LLC	6,103.27	6,103.27	0.00	6,103.27
	Acct: 3000				
					37,569.58
Priority					
	LAWRENCE W WILLIS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MELISSA A. CARRICATO	0.00	0.00	0.00	0.00
	Acct:				
	MELISSA A. CARRICATO	350.00	350.00	0.00	0.00
	Acct:				
	MELISSA A. CARRICATO	12.64	12.64	0.00	0.00
	Acct:				
	WILLIS & ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	LAWRENCE W WILLIS ESQ	3,000.00	3,000.00	0.00	0.00
	Acct:				
	LAWRENCE W WILLIS ESQ	500.00	500.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX3-17				
	*** NONE ***				
Unsecured					
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT ONE BANK	0.00	0.00	0.00	0.00
	Acct:				
	DEPARTMENT STORES NATIONAL BANK/	0.00	0.00	0.00	0.00
	Acct:				
	WEST PENN POWER*	3,326.41	458.36	0.00	458.36
	Acct: 4575				
	SHAPIRO & DENARDO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY PC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
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Unsecured

Acct:

458.36

TOTAL PAID TO CREDITORS

38,027.94

TOTAL

CLAIMED 0.00

PRIORITY 6,103.27

SECURED 3,326.41

Date: 09/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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Certificate of Notice Page 4 of 6
**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MELISSA A. CARRICATO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-23104

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Completion of Case and Approval of Trustee's Report of Receipts and Disbursements (No Discharge)**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) shall not receive a discharge in this case, due to the debtor(s)' receipt of a prior discharge within the statutory time period prior to the commencement of this case.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Melissa A. Carricato
Debtor(s)

Case No. 15-23104-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 29, 2020

User: dric
Form ID: pdf900

Page 1 of 2
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2020:

Recip ID	Recipient Name and Address
db	#+ Melissa A. Carricato, 308 Emerson St, Vandergrift, PA 15690-1518
14098574	+ Capital One, PO Box 703, Wood Dale, IL 60191-0703
15244136	+ LAKEVIEW LOAN SERVICING, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
15291133	+ LoanCare LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
14098577	Macys (Mcy DSNB), PO Box 1830083, Columbus, OH 43218

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14098575	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 30 2020 03:09:41	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14136309	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 30 2020 03:09:35	JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219
14098576	+ Email/Text: bk.notifications@jpmchase.com	Sep 30 2020 03:40:00	JPMorgan Chase Bank, PO Box 901076, Fort Worth, TX 76101-2076
14158891	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 30 2020 03:42:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		LAKEVIEW LOAN SERVICING, LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: dric

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Date Rcvd: Sep 29, 2020

Form ID: pdf900

Total Noticed: 9

Date: Oct 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:

Name	Email Address
Ann E. Swartz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION jgoldman@kmlawgroup.com, kevin.shatley@padgettlawgroup.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com
Lawrence W. Willis	on behalf of Debtor Melissa A. Carricato ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7